

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dina Marie Andujar  
Debtor

Case No. 22-01097-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Jun 14, 2022

User: AutoDocke  
Form ID: 309I

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Dina Marie Andujar, 128 Meckes Lane, Saylorsburg, PA 18353-8646
5479929	+ ADS/COMEMITY/BJSCLUB, P.O. BOX 182120, COLUMBUS, OH 43218-2120
5479935	+ FIVE STAR BANK, 220 LIBERTY STREET, P.O. BOX 227, WARSAW, NY 14569-0227
5479936	+ GREGORY ANDUJAR, 204 WESTFIELD AVENUE, APT. G3, ELIZABETH, NJ 07208-3169
5479939	+ KUBOTA CREDIT USA, 1000 KUBOTA DRIVE, GRAPEVINE, TX 76051-2334
5479941	+ POWERPAY, P.O. BOX 62426, KING OF PRUSSIA, PA 19406-0395
5479943	+ SNYCB / ASHLEY HOMESTORES, C/O P.O. BOX 965036, ORLANDO, FL 32896-0001

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: VRubino@newmanwilliams.com	Jun 14 2022 18:50:00	Vincent Rubino, Newman Williams Mishkin Corveley et al, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360-0511
tr	Email/Text: info@pamd13trustee.com	Jun 14 2022 18:50:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.EDF@USDOJ.GOV	Jun 14 2022 18:50:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5479930	Email/Text: bknotices@bankofthewest.com	Jun 14 2022 18:50:13	BANK OF THE WEST, C/O THE BEST SERVICE CO, 10780 SANTA MONICA BLVD STE 140, LOS ANGELES, CA 90025-7613
5479931	+ EDI: CAPITALONE.COM	Jun 14 2022 22:48:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5479932	+ EDI: CITICORP.COM	Jun 14 2022 22:48:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5479933	+ EDI: CITICORP.COM	Jun 14 2022 22:48:00	CITI CARD/CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5479934	+ Email/Text: bncnotifications@pheaa.org	Jun 14 2022 18:50:00	FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184
5479937	EDI: JPMORGANCHASE	Jun 14 2022 22:48:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5479938	Email/Text: PBNCNotifications@perituservices.com	Jun 14 2022 18:50:00	KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5479940	Email/Text: unger@members1st.org	Jun 14 2022 18:50:00	MEMBERS FIRST FCU, 5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899
5479942	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 14 2022 18:50:00	ROCKET MORTGAGE, 1050 WOODWARD

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			AVENUE, DETROIT, MI 48226-3573
5479944	+ EDI: RMSC.COM	Jun 14 2022 22:48:00	SYNCB/HSN, PO BOX 965017, ORLANDO, FL 32896-5017
5479945	+ EDI: RMSC.COM	Jun 14 2022 22:48:00	SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
5479946	+ EDI: RMSC.COM	Jun 14 2022 22:48:00	SYNCB/PPC, PO BOX 530975, ORLANDO, FL 32896-0001
5479947	+ EDI: RMSC.COM	Jun 14 2022 22:48:00	SYNCB/QVC, P.O. BOX 965018, ORLANDO, FL 32896-5018
5479948	+ EDI: RMSC.COM	Jun 14 2022 22:48:00	SYNCB/SAMS CLUB, P.O. BOX 965005, ORLANDO, FL 32896-5005
5479949	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 14 2022 18:50:00	TBOM/ATLS/FORTIVA THD, P.O. BOX 10555, ATLANTA, GA 30310-0555

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5479950	##+	TDRCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecl@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Dina Marie Andujar lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 3

**Information to identify the case:****Dina Marie Andujar**

Debtor 1:

First Name    Middle Name    Last Name

Social Security number or ITIN: xxx-xx-3824

EIN: \_\_\_\_\_

Debtor 2:

(Spouse, if filing)

First Name    Middle Name    Last Name

Social Security number or ITIN: \_\_\_\_\_

EIN: \_\_\_\_\_

United States Bankruptcy Court: Middle District of Pennsylvania

Date case filed for chapter: 13    6/13/22

Case number: 5:22-bk-01097-MJC

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Dina Marie Andujar	
<b>2. All other names used in the last 8 years</b>	aka Dina M Andujar, aka Dina Andujar	
<b>3. Address</b>	128 Meckes Lane Saylorburg, PA 18353	
<b>4. Debtor's attorney</b> Name and address	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360-0511	Contact phone 570 421-9090 Email: VRubino@newmanwilliams.com
<b>5. Bankruptcy trustee</b> Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 6/14/22

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>July 18, 2022 at 11:00 AM</b>	<b>Location:</b> 341 meeting by video conference, further details will be provided to you
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 9/16/22
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 8/22/22
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 12/10/22
	<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	